

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Thomas Long, III
Debtor 1
Nakita T. Long
Debtor 2

Chapter 13

Case No. 1:16-BK-01851-HWV

Matter: Motion for Mortgage Modification

DEBTOR(S)' MOTION FOR MORTGAGE MODIFICATION

AND NOW, come the Debtor(s), Thomas Long, III and Nakita T. Long, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Motion for Mortgage Modification and aver as follows:

1. This case was commenced on April 29, 2016, when Debtor(s) filed a voluntary Petition for relief under Chapter 13 of the Bankruptcy Code.
2. The Chapter 13 Plan proposes to cure arrears owed on their mortgage with Nationstar Mortgage, LLC, arrears owed to Conewago Township Sewer Authority as well as personal taxes.
3. Nationstar Mortgage, LLC holds a valid first and second mortgage against Debtor(s)' personal residence located at 85 Joshua Drive, York, York County, Pennsylvania
4. Nationstar Mortgage, LLC has offered the Debtor(s) a Loan Modification on the first mortgage with the following terms:
 - a. Under the modified Note, the new unpaid principle balance due on the first mortgage is \$271,051.32;
 - b. Upon modification, the annual rate of interest charged on the unpaid principal balance of the loan will be reduced to a fixed rate of 3.6250%; and
 - c. Debtor(s)' estimated new mortgage monthly payment on principle and interest balance will be in the amount of \$862.37.

A copy of the Loan Modification Agreement is attached hereto as Exhibit "A".

5. The loan modification is in the best interest of the Debtor(s) as it lowers their monthly payment and interest rate on the remaining principal balance owed on the mortgage and cures all pre-petition arrearages.

WHEREFORE, the Debtor(s) respectfully request this Honorable Court to approve the Mortgage Modification with Nationstar Mortgage, LLC.

Respectfully submitted,
DETHLEFS PYKOSH & MURPHY

Dated: November 11, 2019

/s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire
PA ID No. 201207
2132 Market Street
Camp Hill, PA 17011
(717) 975-9446
pmurphy@dplglaw.com
Attorney for Debtor(s)

After Recording Return To:
Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019
855-369-2410

This Document Prepared By:

Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019

Parcel ID Number:

_____[Space Above This Line For Recording Data]_____
Original Loan Amount: \$220,877.00 Loan No: _____
New Money: \$9,231.73

LOAN MODIFICATION AGREEMENT

(Providing For Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 8th day of November, 2019, between **THOMAS LONG and NAKITA LONG** ("Borrower") and **Nationstar Mortgage LLC d/b/a Mr. Cooper**, whose address is **8950 CYPRESS WATERS BLVD, DALLAS, TX 75019** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated _____, _____ and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **N/A**, of the Official Records of _____ County, PA and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

85 JOSHUA DR, YORK, PA 17404,
(Property Address)

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **November 1, 2019**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$271,051.32**, consisting of the unpaid amount(s) loaned to



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument
8300b 08/14

Form 3179 1/01 (rev. 4/14)

(page 1 of 5)

Borrower by Lender plus any interest and other amounts capitalized.

2. **\$63,141.11** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$207,910.21**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **3.625%**, from **November 1, 2019**. Borrower promises to make monthly payments of principal and interest of U.S. **\$862.37**, beginning on the **1st** day of **December, 2019**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **3.625%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **November 1, 2055**.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.
5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
6. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument
8300b 08/14



Form 3179 1/01 (rev. 4/14)

(page 2 of 5)

- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) If permitted by applicable law, all costs and expenses incurred by Lender in connection with this Agreement, including recording fees and taxes, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.
- Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.
- By checking this box, Borrower also consents to being contacted by text messaging [].
- (g) In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
- (h) Borrower understands that the mortgage insurance premiums on the Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument
8300b 08/14



Form 3179 1/01 (rev. 4/14)

(page 3 of 5)

7. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
8. Our records indicate that you are the Debtor in an active bankruptcy proceeding. Please be advised that Court and/or Bankruptcy Trustee approval of this loan modification agreement may be required depending upon jurisdictional requirements. If approval of the loan modification is required, Nationstar Mortgage LLC d/b/a Mr. Cooper will not honor the loan modification agreement until evidence of the required approval is provided.
9. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.
10. This Agreement modifies an obligation secured by an existing security instrument recorded in County, PA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$261,819.59. The principal balance secured by the existing security instrument as a result of this Agreement is \$271,051.32, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.

THOMAS LONG -Borrower

Date: _____

NAKITA LONG -Borrower

Date: _____

Nationstar Mortgage LLC d/b/a Mr. Cooper

By: _____ (Seal) - Lender

Name: _____

Title: **Assistant Secretary**

Date of Lender's Signature



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument
8300b 08/14



Form 3179 1/01 (rev. 4/14)

(page 4 of 5)

CERTIFICATE OF RESIDENCE

I, _____
Agent of Lender, do hereby certify that:

- (1) I am employed as a _____ by Nationstar Mortgage LLC d/b/a Mr. Cooper ("Nationstar Mortgage LLC d/b/a Mr. Cooper"), the servicer for the mortgage loan referenced herein. I have personal knowledge of the facts contained in this certificate as follows: I am familiar with the systems of record that Nationstar Mortgage LLC d/b/a Mr. Cooper uses to record and create information related to the residential mortgage loans that it services, including the processes by which Nationstar Mortgage LLC d/b/a Mr. Cooper obtains the loan information in those systems. While many of those processes are automated, the information manually entered by Nationstar Mortgage LLC d/b/a Mr. Cooper employees relating to loans on those systems is based upon personal knowledge of the information and is entered into the system at or near the time the knowledge was acquired. These computerized records are created and maintained in the regular course of its business as a loan servicer and Nationstar Mortgage LLC d/b/a Mr. Cooper relies on the records in the ordinary course to conduct its business as a loan servicer.
- (2) I obtained from Nationstar Mortgage LLC d/b/a Mr. Cooper's system of record, as described above, information relating to the mortgage loan referenced herein.
- (3) The precise address of the within named lender is:

Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD, DALLAS, TX 75019

Witness my hand this _____ day of _____.

Signature of Agent of Lender



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument
8300b 08/14



Form 3179 1/01 (rev. 4/14)

(page 5 of 5)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Thomas Long, III
Debtor 1
Nakita T. Long
Debtor 2

Chapter 13

Case No. 1:16-BK-01851-HWV

Matter: Motion for Mortgage Modification

ORDER OF COURT

UPON CONSIDERATION Debtor(s)' Motion for Mortgage Modification, and the Court finding that the relief prayed for is warranted and proper under the circumstances, and the Court being otherwise fully advised:

IT IS THEREFORE ORDERED that Debtor(s)' Motion is hereby GRANTED; and Debtor(s) and Nationstar Mortgage, LLC are granted APPROVAL by the Court to enter into the Mortgage Modification.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Thomas Long, III
Debtor 1
Nakita T. Long
Debtor 2

Chapter 13

Case No. 1:16-BK-01851-HWV

Matter: Motion for Mortgage Modification

CERTIFICATE OF SERVICE

I hereby certify that on Monday, November 11, 2019, I served a true and correct copy of the **Debtor(s)' Motion for Mortgage Modification, Notice of Opportunity to Object and Hearing, and proposed Order** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

Kathryn S. Greene, Pa.C.P., Paralegal for
Paul D. Murphy-Ahles, Esquire

Label Matrix for local noticing
0314-1
Case 1:16-bk-01851-HWV
Middle District of Pennsylvania
Harrisburg
Mon Nov 11 11:40:50 EST 2019

Arcadia Recovery Bureau
645 Penn Street
Reading, PA 19601-3543

Berks Credit & Collections
900 Corporate Drive
Reading, PA 19605-3340

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Cby Systems, Inc.
33 South Duke Street
York, PA 17401-1401

Chesapeake Urology Associates
PO Box 630664
Baltimore, MD 21263-0664

Comenity Bank/nwyrk&co
220 West Schrock Road
Westerville, OH 43081-2873

William E. Craig
Morton & Craig LLC
110 Barber Avenue, Suite 101
Moorestown, NJ 08057-3125

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036-8025

ECMC
P.O. BOX 16408
St. Paul, MN 55116-0408

ACS/Bank of America
501 Bleecker St
Utica, NY 13501-2401

Barclays Bank Delaware
PO Box 8803
Wilmington, DE 19899-8803

Bill Me Later
PO Box 105658
Atlanta, GA 30348-5658

Capital One Bank, NA
PO Box 30273
Salt Lake City, UT 84130-0273

Central Credit Audit Inc.
P.O. Box 735
Sunbury, PA 17801-0735

(p)CITIFINANCIAL
BANKRUPTCY FORECLOSURE UNIT
1000 TECHNOLOGY DRIVE
OFALLON MO 63368-2239

Commonwealth of Pennsylvania
Department of Revenue
PO BOX 280431
Harrisburg, PA 17128-0431

Credit One Bank
PO Box 98875
Las Vegas, NV 89193-8875

Debt Recovery Solutions
900 Merchants Conc. 106
Westbury, NY 11590-5114

Elastic
Urban Trust Bank
PO BOX 3258
Arlington, VA 22203-0258

(p)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

Bennett Run HOA
PO Box 455
Manchester, PA 17345-0455

Kimberly A Bonner
JSDC Law Offices
11 EAST CHOCOLATE AVE SUITE 300
HERSHEY, PA 17033-1320

Cashnet USA
PO Box 06230
Chicago, IL 60606-0230

Chase
PO Box 15298
Wilmington, DE 19850-5298

Cmpptnrs/Un Baltimore
PO Box 3176
Winston Salem, NC 27102-3176

Conwago Township Sewer Authority
600 Locust Point Road
York, PA 17406-6056

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225-1470

Department of Education/nelnet
3015 Parker Road
Aurora, CO 80017-2914

Equifax
PO Box 740256
Atlanta, GA 30374-0256

Experian
Profile maintenance
PO box 9558
Allen, TX 75013-9558

Federal Loan Service
PO Box 60610
Harrisburg, PA 17106-0610

First Franklin Loan Services
PO Box 1838
Pittsburgh, PA 15230

First Premier Bank
3820 N. Louise Avenue
Sioux Falls, SD 57107-0145

First Premier Bank
601 S. Minnesota Ave
Sioux Falls, SD 57104-4868

First Source Advantage, LLC
205 Bryant Woods South
Buffalo, NY 14228-3609

Flagship Credit Acceptance
P.O. Box 3807
Coppell, TX 75019-5877

Flagship Credit Acceptance
3 Christy Drive, Suite 201
PO Box 905
Chadds Ford, PA 19317-0643

Ashlee Crane Fogle
RAS Crane LLC
10700 Abbott's Bridge Rd
Suite 170
Duluth, GA 30097-8461

Kevin S Frankel
Shapiro & DeNardo, LLC
3600 Horizon Drive
Suite 100
King Of Prussia, PA 19406-4702

GEM/SMP/TCN
PO Box 79998-1064

Joshua I Goldman
KML Law Group, P.C.
701 Market Street
Suite 600
Philadelphia, PA 19106-1541

HSBC Bank
PO Box 5253
Carol Stream, IL 60197-5253

IC System
444 Highway 96 East
PO Box 64437
Saint Paul, MN 55164-0437

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Jack Bentivegna, DMD
2851 Eastern Boulevard
York, PA 17402-2909

LVNV Funding, LLC its successors and assigns
assignee of FNBK, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Linebarger Goggan Blair & Sampson
PO Box 90128
Harrisburg, PA 17109-0128

Nakita T Long
85 Joshua Drive
York, PA 17404-8636

Thomas Long III
85 Joshua Drive
York, PA 17404-8636

Mabt/Contfin
121 Continental Drive Suite 1
Newark, DE 19713-4326

Mariner Finance
225 Briarhill Drive, Suite 11
Bel Air, MD 21015-4941

Merrick Bank
P.O. Box 9201
Old Bethpage, NY 11804-9001

Metabnk/fhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

Paul Donald Murphy-Ahles
Dethlefs, Pytkosh & Murphy
2132 Market Street
Camp Hill, PA 17011-4706

NATIONAL EDUCATION LOAN NETWORK INC
Educational Credit Management
PO BOX 16408
St. Paul, MN 55116-0408

NCO Fin/09
507 Prudential Road
Horsham, PA 19044-2308

NES/Zions on behalf of Educational Credit
Management Corporation
PO Box 16408
St Paul, MN 55116-0408

National Education Services
200 W. Monroe Street
Suite 700
Chicago, IL 60606-5057

National Recovery Agency
2491 Paxton Street
Harrisburg, PA 17111-1036

National Recovery Agency
2941 Paxton Street
Harrisburg, PA 17111

Nationstar Mortgage
P.O. Box 619063
Dallas, TX 75261-9063

Nationstar Mortgage LLC
c/o Aldridge Pite, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17933
San Diego, CA 92177-7921

Nationstar Mortgage, LLC
Aldridge Pite, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17933
San Diego, CA 92177-7921

Nationstar Mortgage, LLC as servicer for U.S
c/o Kevin S. Frankel
Shapiro & DeNardo, LLC
3600 Horizon Boulevard
Suite 150
King of Prussia, PA 19406-4702

(p)ASCENDIUM EDUCATION SOLUTIONS INC
PO BOX 8961
MADISON WI 53708-8961

Northstar Location Services, LLC
4285 Genesee Street
Buffalo, NY 14225-1943

Patient First
PO Box 758941
Baltimore, MD 21275-8941

Patient First c/o Receivables Management Sys
PO Box 8630
Richmond, VA 23226-0630

Penn Credit
916 S 14th St
Harrisburg, PA 17104-3425

Pennsylvania Department of Revenue
Bankruptcy Division PO Box 280946
Harrisburg, PA 17128-0946

Pennsylvania Department of Revenue
Bureau of Individual Taxes
P.O. Box 280432
Harrisburg, PA 17128-0432

Premier Bankcard, Llc
c o Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-7999

Thomas I Puleo
KML Law Group, P.C.
701 Market Street
Suite 5000
Philadelphia, PA 19106-1541

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Ream Carr Markey & Woloshin LLP
Attention: Gavin Markey
119 East Market Street
York, PA 17401-1221

Receivable Management
7206 Hull Street Road Ste
Richmond, VA 23235-5826

Sallie Mae
PO Box 9500
Wilkes Barre, PA 18773-9500

Santander Consumer USA
PO Box 961245
Fort Worth, TX 76161-0244

Santander Consumer USA Inc.
P.O. Box 562088, Suite 900 North
Dallas, TX 75356-2088

Santander Consumer USA Inc.
P.O. Box 560284
Dallas, TX 75356-0284

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

Seventh Avenue
c/o Creditors Bankruptcy Service
P.O. Box 800849
Dallas, TX 75380-0849

(p)SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

St. of Md-CCU
300 West Preston Street
Suite 503
Baltimore, MD 21201-2308

THD/CBSO
PO Box 6497
Sioux Falls, SD 57117-6497

TIVO
Dept. 8277
Los Angeles, CA 90084-0001

TNB- Target
PO Box 673
Minneapolis, MN 55440-0673

The Johns Hopkins University
Clinical Practice Association
PO Box 64896
Baltimore, MD 21264-4896

The LDG Firm
735 Delaware Road
Suite 317
Buffalo, NY 14223-1231

ThinkCashFBD
Brandywine Commons
Route 202 Concord Pike
Wilmington, DE 19803

Trans Union Corporation
Attn Public Records Dept
555 West Adams St
Chicago, IL 60661-3631

U.S BANK NATIONAL ASSOCIATION
Robertson, Anschutz, Schneid P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

U.S. Bank National Association
Nationstar Mortgage LLC
PO Box 619093
Dallas TX 75261-9096

U.S. Department of Education C/O Nelnet
121 S 13TH ST, SUITE 201
LINCOLN, NE 68508-1911

U.S.Department of Education
C/O FedLoan Servicing
P.O.Box 69184
Harrisburg PA 17106-9184

US Department of Education
PO Box 5609
Greenville, TX 75403-5609

United States Trustee
228 Walnut Street, Suite 1100
Harrisburg, PA 17101-1722

United Student Aid Funds, Inc (USAF)
PO Box 8961
Madison WI 53708-8961

University of Maryland Balt. Co.
Circulation Department
1000 Hilltop Circle
Baltimore, MD 21250-0001

Van Ru International
1350 E. Touhy Avenue
Suite 300E
Des Plaines, IL 60018-3342

Verizon
500 Technology Drive, Suite 30
Saint Charles, MO 63304-2225

Verizon Pennsylvania I
500 Technology Dr
Weldon Spring, MO 63304-2225

Verizon Pennsylvania I
500 Technology Drive
Saint Charles, MO 63304-2225

Verizon Pennsylvania I
500 Technology Drive
Saint Charles, MO 63304-2225

James Warmbrodt
701 Market Street, Suite 5000
Philadelphia, PA 19106-1341

WebBak/Dfs
One Dell Way
Round Rock, TX 78682-7000

Webbank/fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

York Adams Tax Bureau
1405 N. Duke Street
P.O. Box 15627
York, PA 17405-0156

York Hospital
1001 S. George Street
York, PA 17403-3645

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance Corporation
National Bankruptcy Center
P.O. Box 168088
Irving, TX 75016-8088
866-716-6444

Capital One Bank
PO Box 85520
Richmond, VA 23285

CitiFinancial
300 Saint Paul Place
Baltimore, MD 21202

IRS
PO Box 21126
Philadelphia, PA 19114

Navient Solutions, Inc. on behalf of USA Fun
Attn: Bankruptcy Litigation Unit E3149
PO Box 9430
Wilkes Barre, PA 18773-9430

Sprint Corp
Attn Bankruptcy Dept
PO Box 7949
Overland Park KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Flagship Credit Acceptance
P.O. Box 3807
Coppell, TX 75019-5877

(u)My Pay Day Loan

(d)NATIONAL EDUCATION LOAN NETWORK, INC
Educational Credit Management Corp.
PO BOX 16408
St. Paul, MN 55116-0408

(d)U.S. Bank National Association,
Nationstar Mortgage LLC
PO Box 619096
Dallas TX 75261-9096

(u)U.S. Bank National Association, as Trustee

(u)Xerox Gaithersburg

End of Label Matrix
Mailable recipients 110
Bypassed recipients 6
Total 116

